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Factors Affecting Airlines Customers' Loyalty toward Electronic Ticketing in Jordan

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DEDICATION

To my beloved mother who gave without return an offset, the person who challenged difficulties to raise me.

To the one who means everything to me in the universe after Allah and his messenger.

To my father who taught me patience and success.

To my brothers and sisters who are my support and strength.

To my wonderful fiancé Hareth, I would like to express my sense of gratitude and thanks for his continuous support and understanding each step of the way.

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Dara Al-Badayneh

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ABSTRACT

FACTORS AFFECTING AIRLINES CUSTOMERS' LOYALTY TOWARD ELECTRONIC TICKETING IN JORDAN

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Mu'tah University, 2012

This study aimed at investigating the factors that affect Airlines customer's Loyalty toward electronic ticketing In Jordan. Based on the literature review, a number of carefully selected variables were adopted which consist of five independent variables (trust, price fairness, convenience, privacy and payment methods), a mediator variable (customer satisfaction) and the dependent variable (customer loyalty).

To achieve this objective, several hypotheses were formulated and tested using SmartPLS 2.0 M3 release to determine the interactions between the various factors. A questionnaire consisting of 31 five point likert scale type items were adapted and distributed to a convenience sample of 400 respondents. 325 questionnaires were suitable for analysis with a response rate of 81%.

The results showed that trust, price fairness, and convenience have a positive direct effect on customers' satisfaction and an indirect effect (through satisfaction) on customers' loyalty, while the privacy and payment methods have no direct effect on satisfaction nor indirect effect (through satisfaction) on loyalty. Based on the study findings a number of recommendations were suggested and some future researches are proposed.

Key words: E-Ticketing, loyalty, satisfaction, trust, price fairness, convenience, privacy, payment methods, Jordan.

الملخص

العوامل المؤثرة في ولاء عملاء الخطوط الجوية اتجاه التذاكر الإلكترونية
في الأردن

دارا ذياب البداينة

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هدفت هذه الدراسة إلى اختبار العوامل المؤثرة على ولاء عملاء الخطوط الجوية تجاه التذاكر الإلكترونية في الأردن. واعتمادا على مراجعة أدبيات الموضوع، تم اختيار عدد من المتغيرات والتي تتكون من خمسة متغيرات مستقلة (الثقة، عدالة السعر، الملائمة، الخصوصية، طريقة الدفع)، ومتغير وسيط (رضا العملاء) وأخيرا المتغير التابع (ولاء العملاء).

ولتحقيق هدف الدراسة، تم تطوير واختبار مجموعة من الفرضيات باستخدام برنامج تحليل المسار (SmartPLS 2.0 M3) وذلك من أجل تحديد التفاعلات بين متغيرات الدراسة المختلفة. تم الاعتماد على استبانة مكونة من ٣١ سؤالا على مقياس ليكرت الخماسي وتوزيعها على عينة ملائمة حجمها ٤٠٠ مستجيب وذلك من أجل قياس متغيرات الدراسة. بلغ عدد الاستبانات التي تصلح للتحليل ٣٢٥ استبانة بمعدل استجابة ٨١%.

وقد أظهرت نتائج الدراسة أن أبعاد الثقة والملائمة وعدالة السعر لها أثر ايجابي مباشر على رضا العملاء وأثر إيجابي غير مباشر (من خلال الرضا) على ولائهم، بينما تبين أن بعدي الخصوصية وطريقة الدفع ليس لهما أي أثر ايجابي سواء مباشر على الرضا أو غير مباشر (من خلال الرضا) على الولاء. وبناءا على نتائج الدراسة قدم الباحث عدد من التوصيات والابحاث المستقبلية.

كلمات مفتاحية :التذاكر الالكترونية، الولاء، الرضا، الثقة، عدالة الأسعار، الملائمة، الخصوصية، طريقة الدفع، الأردن.

CHAPTER ONE
INTRODUCTION

1.1 INTRODUCTION

Since 1995, the internet has become the way of life for millions of people worldwide, now there are almost more than 7 billion internet users in 2012; internet has provided consumers more control in accessing information on products and services (HTTP1). Recent reports have shown that in the 20th century, the basis of economic successfulness was the introduction of self-services which affected all areas of our lives (Dehbashi and Nahavandi, 2009). Because of the popularization of the internet, online shopping has become one of the most popular shopping styles for consumers. Sellers who sell products on the Internet not only eliminate the restriction of time and place, but also have lower costs and higher profits (Lin and Xu, 2011).

E-commerce transactions are growing in the Middle East (19.5 million Internet users) (Al-Maghrabi et. al, 2011) and in Jordan the Internet had less than 2.64 % users in 2000 and no e-commerce applications; by 2010, about 38.88% users appeared online and 15.4% of them engaged in online transactions (HTTP3). One of the most important E-commerce practices is booking a ticket online. Over the last decade, public access to and the use of online booking systems has increased globally. It has expanded dramatically and now e-ticketing usage has become the attention of users in academic fields, financial, businesses, traveling and many more (Belhagi, 2008). Southwest Airlines is credited with offering the world's first e-ticket in 1994 (HTTP4). In November 2006, Royal Jordanian (RJ) was the first among ten operating carriers in Jordan to use electronic ticketing (HTTP2). On the other hand, airline industry is facing with the International Air Transport Association (IATA) simplifying the business initiative; the association instituted a program to switch the industry to 100% electronic ticketing. This means that not only airlines companies adopt this concept but also customers have to accept this new technology with all its advantage and disadvantages (Dehbashi and Nahavadi, 2007).

According to Ahmad and Chowdhury (2008), the emergence of electronic commerce in travel industry, brings cost reduction in commission due to the removal of third parties, like travel agents, and travelers are enjoying the presence of extensive information, lower prices and discounts, time saving and cost savings. They also believe that, due to these benefits, the travel industry has become one of strongest performing sectors of e-commerce. In general, most of the people decide whether to buy the products on internet depending on the seller's evaluation. Since most people consider that online shopping is not always

safe, they may select the sellers in terms of their transaction histories and reputations. On an e-commerce website, if a seller's evaluation is good, the purchase intention for the consumers will be higher. When consumers continuously get the good shopping experience from a seller, consumers' satisfactions are increased and then their repurchase intensions and sellers' reputations are also promoted. Eventually, consumers' loyalty is established based on the high satisfaction (Lin and Xu, 2011). This study will try to investigate some selected factors such as trust, privacy, convenience, price fairness, and payment methods on Jordanian costumers' satisfaction and loyalty to e-ticketing service provided by airlines companies.

1.2 Research problem

Selling in cyberspace, however, is very different from selling in physical markets and requires a critical understanding of online consumer behavior and how new technologies challenge the traditional assumptions underlying conventional theories and models however the use of internet as an airline ticket purchase channel is not fully developed, because consumers use the internet for research of airlines and airfare not for purchase of tickets like many other product and service categories. The internet allows consumers to reach a large variety of products and services from companies around the world (lim et al., 2010). A major challenge for airline travel firms is to retain customers; many online vendors are shut down when understanding customer's needs become crucial (Khalifa and Liu, 2003). From interviews we found that despite of the fact that airlines offer this service to customers, it is still difficult for customers to adopt this new way of booking a ticket, therefore there is dissatisfaction for this new way of booking that leads to an abandonment of the e-ticketing service and a disloyalty towards this service. Therefore, the current study tries to investigate some selected variables that affect airlines customers' satisfaction and loyalty to e-ticketing services provided by these companies.

1.3 Importance of the study

The importance of this study stems from the following points:

a) The current trend in performing a business is through the Internet, especially in the field of travel, where travel companies are considered the fastest growing business in the field of e-commerce and occupies a high position in the tourism sector, which intern revive the economic sector.
b) Implementing e-ticketing systems makes it comfortable and easy for customers, and with the introduction of e-ticketing systems, all customers need to do is to access the website and choose their trip destination then

book the ticket. This way, customers will not suffer from the problem of a lost or stolen ticket.

c) One of the most important impacts of e-ticketing is to reduce the effort and time on customers in an environment where geographical boundaries do not exist as they do in the traditional business environment. Booking through the internet is available for customers 24 hours a day, 7 days a week, regardless of the time zone that the customer is in.

d) According to Heung (2003), the emergence of electronic commerce in the travel industry, brings cost reduction in commission due to the exclusion of third parties, like travel agents, and travelers are enjoying the presence of extensive information, lower prices and more discounts.

1.4 OBJECTIVES OF THE STUDY

The current study attempts to achieve the following objectives:

1. To identify the most important factors affecting customers' satisfaction and loyalty.
2. Examine the relationship between customer satisfaction and customer loyalty.
3. To provide some recommendations for Airline industries and decision makers.

1.5 DEFINITION OF VARIABLES

1) **Trust:** Sirdeshmukh et al. (2002) have presented trust as a central attribute in relationship initiation, formation and maintenance in a variety of exchange contexts.
2) **Price Fairness:** The consumer's judgment of whether the actual price is "just" compared to his assessment of the economic value that the supplier has captured from the exchange relationship with him (Poh and Mohayidin, 2011).
3) **Convenience:** Convenience refers to the extent to which a customer feels that the web site is simple, intuitive, and user friendly (Palmer and Griffith, 1998).
4) **Privacy:** Customers' data are not to be shared and misused by the organization. (Zeithaml et al., 2002)
5) **Payment methods:** Khalifa and Shen (2005) describe payment methods as the customer's choice of how to pay e.g., credit card, cash on delivery and electronic cash

6) **Satisfaction:** Anderson and Srinivasan (2003) defined satisfaction as the contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm.
7) **Loyalty**: According to Anderson and Srinvasan (2003), Loyalty is the customer's favorable attitude toward an electronic business resulting in repeated buying behavior.

1.6 Organization of the Study

The study basically is divided into five chapters: in the first chapter we provide an introduction to this topic, discuss the problem, specify the objectives of the study and the importance, and finally provide a definition of the study variables. Chapter two introduces the theoretical framework for this study, followed by previous studies and study hypotheses; the study model is also explained. Chapter three provides detailed information regarding the research design and methodology, description of the population and sample, data collection techniques, operational definitions, and data analysis tools. Instrument reliability and validation is also presented. Chapter four provides a discussion of the empirical results and the appropriate analysis. Finally, the fifth chapter is about the discussions of the results that are summarized in conclusions, followed by theoretical and managerial implications that result from the research, and a discussion of possible limitations as well as suggested ideas for future research.

CHAPTER TWO
THEORETICAL FRAMEWORK

2.1 INTRODUCTION

This chapter is divided into two main sections: in the first one, a theoretical framework, while the second section provides a review of the relevant previous studies related to the research problem as a foundation for the development of testable hypotheses, followed by the study model that summarizes the main effects.

2.2 THEORETICAL FRAMEWORK

2.2.1 E-TICKETING

Quite early, airlines started thinking about the need for efficient, quick, inexpensive and accurate handling of their organization as a result of the complexity of their operations (Niinimaa, 2011). Most airlines focused their Internet activities on the development of solutions that were easy to access and made airline ticket purchases cheap. E-ticketing can be described as an alternative method of ticketing offered by many airlines in which an electronic reservation record is created containing all of the information normally printed on a paper ticket (Jarach, 2002; Yuwanond, 2006). When a passenger checks in at the airport, he or she presents photo identification and the confirmation number to be able to receive a boarding pass. E-ticketing eliminates the need to keep track of or deliver tickets and allows prepaid ticketing from other destinations without fees. All of the above allows airlines to take advantage of Internet bookings, smart cards and self-service capabilities, as well as to increase their profitability (Hawaleshka, 1998). E-ticketing is relatively simple, when either a traveler or travel agent makes a reservation with an airline. A confirmation number is issued then the traveler receives a document known as an itinerary/receipt with the number, payment details and flight information. Later, at the airport, passengers can proceed directly to the gate where they obtain a boarding pass, and are ready to departure (Hashim, 2005).

E- Ticketing is a combination process of the issue and delivery of ticket into a single operation which reduce cost of printing paper ticket (Sulaiman et al., 2008). E-tickets are safe and secure, ticket details are securely stored in the airline company's computer system, which means there is no need to send a paper ticket. Tickets are stored electronically, which makes them more flexible than paper tickets because (Hashim, 2005): a) No need to wait for paper tickets to arrive in the post. b) E-tickets cannot be lost, forgotten or stolen. c) E-tickets let customers amend flight details up to 30 minutes before minimum check in times, subject to airline companies normal fare restrictions. d) E-ticketing is faster; ticket changes

can be made over the telephone, and reduces the need for face to face changes. e) Check-in procedures are simple and quick. With e-ticketing, customers can use self-service kiosks or online checks, where available. f) Easy and simple to read e-ticket receipt.

2.2.2 E-TICKETING IN JORDAN

In November 2006, Royal Jordanian (RJ) was the first among ten operating carriers in Jordan to use electronic ticketing, marking a quantitative leap when compared to October, when it was ranked fifth (HTTP2).

RJ Joined the global airline alliance (one world), to be the first Arab airline to join any of the global alliances for airlines (one world, Sky Team and Star Alliance), which joined actually to one world in 2007 after the fulfillment of all technical requirements and technologies required for such membership (Dabbas, 2011). This alliance has expanded the network of Royal Jordanian from 57 destinations served directly from Amman to about 75 destinations served by airlines alliances members. Also the alliance provided to their passengers distinctive services, quality and competitive prices as well as the good reputation that proved that royal Jordanian is an international company which can compete with the services of the global services giants. Over the past few years, RJ has introduced many of the advanced modern systems to their working methods, the most important of them are e-ticket (E-Ticketing), the online booking system to self- acceptance for passengers (Dabbas,2011).

2.2.3 STUDY VARIABLES

In the following section, the researcher will try to explain the variables which consisting the research model.

2.2.3.1 TRUST

Trust has been regarded as having the ultimate importance in any form of business transactions, termed “the variable most universally accepted as a basis of any human interaction of exchange” (Gundlach and Murphy, 1993). Good relationships and trust are built over time, with give and take on both sides, and not too much pressure (Dawson et al., 2003).The fastest way to lose your customers is to lose their trust. Business is about building and maintaining relationships with customers to gain their trust (Shenton, 2001).

In the physical world, trust is usually associated with tangible objects, such as buildings, and people. These aspects are absent in the virtual world, and so present a challenge to the cyber marketer. Social exchange theory believes that people form exchange relationships on the basis of trust. In addition, customers typically perceive higher risk compared to a conventional shopping environment

which is caused by distance, virtual identity and lack of regulation (Peppard, 2000).Therefore, trust is the preliminary condition to consumers' e-commerce participation (Corbitta et al., 2003). Ribbink et al. (2004) state that E-trust is the degree of confidence customers has in online exchanges or in the online exchange channel. Trust encourages online purchasing and affects customer attitudes towards purchasing from e-retailers (Lee and Lin, 2005). In business studies, trust has been found to be important for building and maintaining log-term relationships (sirdeshmukh et al., 2002). Customers need to trust the business before they will open-up their wallets/purse. Furthermore, the more trust they put in the business, the easier it is for the business to retain them as customers (Fotouhiyehpour, 2006). Trust is considered as one of the most important variables in the relations between human and computer (Fogg and Tseng 1999). Trust is important because it helps consumers overcome perceptions of uncertainty and risk and helps build appropriate favorable expectations of performance and other desired benefits (Sadi and Noordin, 2011). Bryant and Colledge (2002) state "trust is an important consideration in the development and fostering of e-Commerce relationships in the context of the knowledge-based economy". It is also important during the actual shopping experience because if the consumer does not trust the merchant to make good on their purchase a transaction will not take place (Schaupp and Bélanger, 2005).

Sirdeshmukh et al., (2002) said that "trust is a crucial variable that determines outcomes at different points in the process and serves as glue that holds the relationship together." Furthermore, for trust to exist, "consumers must believe that the sellers have the ability and motivation to reliably deliver goods and services of the quality expected by the consumers" (Jarvenpaa et al., 2000).Trust is the belief that another can be relied upon with confidence to perform role responsibilities in a fiduciary manner — and is manifest in a willingness to voluntarily increase one's vulnerability to another (Goles et. al, 2009). On the other hand, trust is characterized by uncertainty, vulnerability and dependence. These characteristics are reflected in an online transaction, where customers cannot see the seller face to face, physically examine the merchandise or collect the merchandise upon payment (Sam and Tahir, 2010). Trust has several benefits including heightened perceptions of usefulness and greater intentions to use the system (Gefen et al., 2003). Trust is a necessary part of a relationship since the objective of e-service is creating long term relationships with customers (Moorman et. al, 1992) and is considered as one of the most important variables in the relations between human and computer (Fogg and tseng , 1999). Trust is defined as a dimension of a business relationship that determines the level to which each party feels they can rely on the integrity of the promise offered by the other (Kolsaker and Payne, 2002). Also, it is the extent to which the customer believes that the

vendor has intentions and motives that are beneficial to the customer and the vendor is concerned with creating positive customer outcomes (Goles et. al, 2009). When consumers initially trust their online retailers and have a perception that online shopping is beneficial, they will eventually come to believe that online shopping is useful (Gefen et al. 2003).

2.2.3.2 PRIVACY

B2C Web sites gather information about visitors via explicit modes (e.g. surveys) and implicit means (e.g. cookies, providing the necessary data for decision making on marketing, advertising, and products. However, many users have concerns over potential misuse of personal information (Schaupp and Bélanger, 2005). Privacy is the biggest user concern in e-commerce. The reports of lack of privacy, badly affect e-commerce, therefore it is the basic responsibility of e-marketers to ensure the privacy concerns of customers. Online transactions must be secure and customers' personal information (e.g. card numbers, e-mail addresses) should not be passed to any third party without the due consent of the customer (yang et al., 2004). The recognition of privacy has increased in today's society, and companies should handle personal information with extreme care (Ueno, 2006). In e-commerce, privacy is the willingness to share information over the Internet that allows for the conclusion of purchases (Bélanger et al., 2002). It is also the consumer's ability to control the presence of other people in the environment during a market transaction or consumption behavior and the dissemination of information related to or provided during such transactions or behaviors to those who were not present (Goodwin ,1991). Privacy refers to the protection from unauthorized acquisition, dissemination, and disclosure of customers' personal information (Hoffmann et al., 1999). Customers fear that personal information collected by websites may be misused (Hoffmann et al., 1999). Privacy is an important dimension that may affect users' intention to adopt e-based transaction systems, thus, a combination of smart card and biometric recognition using fingerprints offers a more secure and easier access control for computers than the password method (Ahmad and Al-Zu'bi, 2011). So the website's responsibility is the protection of consumers' personal information from unauthorized use or disclosure of transactional collections (Alhaiou et al., 2009).

2.2.3.3 PRICE FAIRNESS

According to Kotler and Armstrong (2010), price is the amount of money charged for a product or service, or the sum of the values that customers exchange for the benefits of having or using the product or service. It is also the amount of money or goods needed to acquire some combination of other goods and its companying services (Stanton et al., 1994). More than half of customers switched

because of poor price perception (compared to competitors) (Keaveney, 1995). What distinguishes the internet from traditional sales channels for most customers is that prices are expected to be generally lower on the internet, if the internet as a communication technology makes markets more efficient, then one might expect lower prices to arise where customers' transaction costs are lowered. Furthermore, the elimination of intermediaries means that they do not raise the price of the products without adding value (Chung and Shin, 2008). Xia et al. (2004) suggests the buyer-seller relationship influences buyers' price fairness perceptions. They noted that buyers begin to consider themselves as loyal customers. Perceived Price Fairness is a consumer's subjective assessment of whether the difference between a seller's price and the price of a comparative other party is reasonable, acceptable, or justifiable (Kukar-Kinney et al., 2007).

2.2.3.4 CONVENIENCE

Convenience is defined as consumer perceptions regarding the relative time and effort expended in either purchasing or using a service (Berry et al., 2002). According to Schaffer (2000), 30% of the consumers who leave a website without purchasing anything do so because they are unable to find their way through the site. So the company must respond quickly to consumer inquiries and in a professional manner (Hashim, 2005). Although the user convenience construct has been extensively studied in the retailing and services contexts, it assumes a particularly important role in the online environment because online services can be accessed in real time from any location worldwide (Mohd Azmi, 2011). If customers are stymied and frustrated in their efforts to seek information or consummate transactions, they are less likely to come back (Cameron, 1999). A website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying (Srinivasan et al., 2002). Kotler (2000) suggested that one of the advantages of e-commerce for both consumers and businesses was convenience, and this factor was an important drive for the potential power of B2C Internet shopping because the convenience of the website provides a short response time, facilitates fast completion of a transaction, and minimizes customer effort(Schaffer, 2000).

2.2.3.5 PAYMENT METHODS

The payment market is an example of a two-side market where technological and business platforms compete, so they need to be accepted by both customers and merchants (Chakravorti and Roson, 2006). The "payment methods" feature enables customers to choose a preferred payment method that suits them (Khalifa and Shen, 2005). The most important payment methods used in e-commerce according to Polasik and Fiszeder (2010) are:

1. **Online payment integrator:** is a company providing many types of payment for Internet shops. On the basis of a framework agreement, this intermediary automatically services many payment channels, owing to which the shop is not engaged in this process. This activity should be treated as a form of outsourcing.
2. **Pay-by-link:** is a solution consisting of an online interface, which automatically generates a bank transfer form that is authorized by the customer at their banks online, banking service. Thus, it is a cover for traditional bank transfers. However, that the transaction is convenient for the customer and the online shop is immediately informed about that it has been made produces a significant added value.
3. **Virtual (e-mail) payment provider:** is a company (usually non-bank) which facilitates sending the payment at the recipient's e-mail address through virtual accounts. The money needed to make the payment usually comes from debiting the buyer's credit card. Owing to this method individuals can accept payments in person-to-person transactions.
4. **Payment in person:** means that the customer receives the goods ordered via the Internet and pays for them at a local Point-of-Sale or at the warehouse belonging to the online shop.
5. **Payment in other point of sale:** means that customer pays for the shopping done online through a system applied to make cash payments for bills (for electricity, gas, or telecommunications services) in shops and other Points-Of-Sale, which usually use a dedicated terminal network.

2.2.3.6 Satisfaction

Customer satisfaction is one of the most important issues concerning business organizations of all types, which is justified by the customer oriented philosophy and the principles of continuous improvement in modern enterprise (Kurniawan, 2010). According to Oliver (1997) satisfaction is the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior feelings about the consumer experience. From his perspective, satisfaction may be best understood as an ongoing evaluation of the surprise inherent in a product acquisition and/or consumption experience. Consumers choose products that they think can give the best customer delivered value which is the difference between total customer value and total customer cost (Niinimaa, 2011). According to Kim et al. (2004) customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level. Khalifa and Shen (2005) believe that customer satisfaction is very important in today's business world as it is important to developing a better understanding of customers. It is also an important factor

leading toward competitiveness and success (Hennig-Thurau and Klee, 1997). According to Deng et al. (2009) the ability of a service provider to create a high degree of satisfaction is crucial for product differentiation and developing strong relationships with customers. Customer satisfaction is the "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Oliver, 1999) Customer satisfaction is actually how a customer evaluates the ongoing performance (Gustafsson et al., 2005), and can also be seen as “the overall attitude regarding a good or a service after acquisition and use. It is a post-choice evaluative judgment resulting from a specific purchase selection and the experience of using or consuming it” (Oliver, 1997). Satisfaction is all about a person´s feelings of pleasure or disappointment resulting from comparing a product´s perceived performance (or outcome) in relation to his or her expectations (Kotler, 2003). So any business is likely to lose market share, customers and investors if it fails to satisfy customers as effectively and efficiently as its competitors is doing (Anderson et al., 2004).

2.2.3.7 LOYALTY

Loyal customers are more likely to spread positive word-of-mouth, buy additional services and accept premium prices, thus, e-loyalty is a customer’s favorable attitude toward the e-retailer that results in repeat buying behavior (Chung and Shin, 2008). Customers can demonstrate their loyalty in several ways. Clearly, they may choose to stay with a provider, whether this continuance is defined as a relationship or not, or they may increase the number of purchases or the frequency of their purchases or even both (Lawson-Body, 2010). Oliver (1999) defines loyalty as “a deeply held commitment to re-buy a preferred product/service consistently in the future, thereby causing repetitive same brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior” since it enables higher future purchase intention. In particular, loyalty may be defined as a customer's intention or predisposition to purchase from the same organization again, resulting from the conviction that the value received from one seller is greater than the value available from other alternatives (Reynolds and beatty, 1999). Creating loyalty depends on meeting the needs of the customer better than competitors do (Reynolds and beatty, 1999). As a consequence, loyalty has been considered to be a key factor in order to achieve company success and sustainability over time (Ahmad and Al-Zu’bi, 2011). Dick and Basu (1994) suggested that customer loyalty be viewed as the strength of the relationship between an individual’s relative attitude and repeat patronage behavior. According to Asim and Hashmi (2005), there are several benefits of online customer loyalty some of them are:

1. **Acquisition cost:** To attract a customer, every business invests money in different styles like, advertising directed to new customers, commission on sales to new customers, sales force overhead and so on. The existing customers are always worth more than new customers. They spend more responsive to offers. A significant part of marketing should be spent on both to retaining and developing best customers, because a company understands more about their existing customers than the new ones.
2. **Referrals:** An important benefit of long term customer retention is that satisfied customers recommend the products to others. The customers who show up on the recommendation is more profitable and stay longer with business than the customer who respond to advertising or price promotions. People often associate themselves with the people; the results are good that referred customers will fit well with the products and services of the company. Those businesses who give rewards for good growth to advertising, brilliant marketing campaigns and sales people, have very high chances of profit due to referrals.
3. **Price premium:** It has been observed that old customers pay more prices than the new ones. This is sometimes the result of trial discounts that is only available to the new customers. Almost all businesses use special introductory prices and special offers to new customers, but sometimes they also use it for old customers, who think that they deserve more than new customers. A retailer offers a coupon to all customers but finds that mature customers are less likely to use it. The customers who have been in a strong relation with a business and are acquainted with full product lines will almost get greater value from business relationship. So old customers are less price sensitive than new customers and they have developed their trust with the company so they pay more than new customers.
4. **Operating Costs:** As customers get more familiar with the business, they become more efficient. They do not hesitate to put their request to the company for the services it does not provide. Familiarity with business takes the burden off from the employees of a company for information about the product. The operating cost is higher when this relationship starts but when this relationship is established, it results in lower operating costs. The cost and benefit are obvious in this situation, but also the cost penalties when an employee leaves the company and a new employee has to gain all client knowledge.
5. **Revenue Growth:** The advantage of retention of a customer in a business is that customer spending increases over time. The customer is fully aware of all products in a store. If a customer is satisfied with the services he will develop trust and that will result in revenue growth. A credit card company

can accelerate its loyal customer lifecycle and also the profit by offering reward points and discount in prices to encourage the card holder to use their credit cards more often.

2.3 Literature Review

This section confirms the results of some related studies, concerning the relationship between variables in this study and how the relationship between them are connected with this study, as well describes the hypotheses to be tested.

2.3.1 Convenience and loyalty

According to Schaffer (2000), 30 percent of the consumers who leave a website without purchasing anything do so because they are unable to find their way through the site. Anderson and Srinivasan (2003) find that the impact of e-satisfaction on e-loyalty is the greatest in the presence of factors such as convenience. Burke (2002) found that online shoppers were most satisfied with the convenience, product quality, value provided, and product selection offered by the online shopping experience. An Initial focus group (interviews with online shoppers) suggested that e-satisfaction was the outcome of online shopping convenience (Szymanski and Hise 2000). In Ainscough and Luckett (1996), a study of e-banking, the provision of customer interactivity is an important criterion that attracts users. Sinioukov (1999) state that a website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying; the outcomes will likely enhance customer e-loyalty. This leads to the following hypothesis:

H1: convenience has a positive direct effect on Satisfaction.

H1a: convenience has a positive indirect effect on Loyalty through satisfaction.

2.3.2 Privacy and loyalty

Fifty-four percent of customers had refused to give information because of concerns over the use of their information collected during the transaction (Bélanger et al. 2002). In a study by parasuraman et al. (2005) they found that privacy has a strong impact on attitude toward use of online services. Ahmad and Al-Zu'bi (2011) in their research showed that the adoption of e-banking privacy had a positive effect on Jordanians' satisfaction, and loyalty. Sheehan and Hoy, (2000) indicated that online privacy concerns are more complex than concerns in the traditional marketing communication. They have to understand customer concerns with privacy and information gathering and use their knowledge and expertise to build a confident customer base online to reach online commerce successfully and enhance customer satisfaction and loyalty. This leads to the following hypothesis:

H2: Privacy has a positive direct effect on Satisfaction.
H2a: Privacy has a positive indirect effect on Loyalty through satisfaction.

2.3.3 PRICE FAIRNESS AND LOYALTY

In the empirical study it was found that price fairness were more important to customers than relative price (Matzler et al., 2006). When shopping on the Internet, price perceptions play a critical role in post-purchase satisfaction and intentions to return to the online retailer for future purchases (Liu and Amett, 2000).The customer usually judges the price based on the concept of “equity" and generates his or her satisfaction or dissatisfaction level based on that concept (Oliver, 1997). Fornell et al. (1996) found that price perceptions affect customer satisfaction in seven industry sectors. In another study of Herrmann et al., (2007), it was concluded that customer satisfaction is influenced by price fairness; the price fairness itself and the way it is fixed and offered have a great impact on satisfaction. Varki and Colgate (2001) arrived at similar results in their study of the banking industry; particularly that price perception directly influences customer satisfaction, the likelihood of switching, and the likelihood of recommendation to others. Xia et al. (2004) suggests that buyer-seller relationship influences buyers’ price fairness perceptions; then buyers begin to consider themselves as loyal customers and the relationship becomes an important basis for continued transactions with the seller. Lii and Sy (2009) suggest that researchers consider the role of customer loyalty on consumers’ judgments of price fairness. Another research has shown that a customer’s decision to accept a particular price has a direct bearing at satisfaction levels and loyalty (Xia et al., 2007). Based on this, the following hypotheses are developed:
H3: price fairness has a positive direct effect on Satisfaction.
H3a: price fairness has a positive indirect effect on Loyalty through satisfaction.

2.3.4 TRUST AND LOYALTY

Karami’s (2006) research shows that trust has a positive impact on attitude toward buying tickets online. Sirdeshmuck and Singh (2000) present a model suggesting that trust is antecedent to satisfaction which in turn leads to loyalty. Anderson and Srinivasan (2003) found that trust, as developed by the company, significantly accentuates the impact of satisfaction on e- commerce loyalty. Morgan and Hunt (1994) posit that trust is a major determinant of relationship commitment: trust leads to loyalty because trust creates exchange relationships that are highly valued. In a recent study by Flavián et al. (2006), where trust of the user increases, it in turn results in e-loyal behavior. Aydin and Ozer (2005) also found that trust has been recognized for its positive effects on relationship commitment and customers’ loyalty, which implies a positive behavioral intention of a customer

if he or she trusts the company. Online retailers have to make customers trust them, because without trust, customers will avoid shopping online (Gefen et al., 2003). On the other hand, the relevant literature indicates that when trust is established, it is easier for customers to shop online (Flavián et al. 2006). Based on this, the following hypotheses are developed:

H4: Trust has a positive direct effect on Satisfaction.

H4a: Trust has a positive indirect effect on Loyalty through satisfaction.

2.3.5 PAYMENT METHODS AND LOYALTY

In a study by Alhaiou et al. (2009) a comprehensive model was developed, which describes the relationship between payment methods and E-loyalty by conceptualizing that e-loyalty is influenced by e-satisfaction; they found that payment methods will lead to greater satisfaction which in turn leads to loyalty. Another study by Ahmad and Chowdhury (2008) states that customers will be more satisfied when there are several payment methods that make them choose the suitable way to pay, therefore they become more loyal to the website. Also Ho and Wu, (1999), Lee and Cheung, (2002), and Khalifa and Shen (2005) arrived at similar results in their study that payment methods directly influences customer satisfaction, and loyalty indirectly. This leads to the following hypothesis:

H5: payment methods have a positive direct effect on Satisfaction.

H5a: payment methods have a positive indirect effect on Loyalty through satisfaction.

2.3.6 SATISFACTION AND LOYALTY

Satisfaction has been considered as one of the most important theoretical as well as practical issues for most marketers and customer researchers (Jamal, 2004). Satisfaction and importance of products (or relationship) build the foundation of any kind of loyalty (Kuusik, 2007). In Zins's (2001) research it is expected that a higher level of customer satisfaction will lead to greater loyalty. Alhaiou (2011) suggests that Satisfaction is an antecedent of Loyalty. Companies are encouraged to continuously monitor customer satisfaction levels, due to the fact that achieving customer loyalty is through Satisfaction (Ab hamid and McGrath, 2005). There are some evidence suggest that if users are satisfied with a website, then they are more likely to revisit the site or re-purchase from it resulting in online loyalty (Anderson and Srinivasan, 2003; Devaraj et al., 2002; Gommans et al., 2001). Also, Eid (2011) indicated that customer satisfaction is a direct antecedent of consumer loyalty in B2C e-commerce. This finding is in agreement with the findings of previous research, which proved that higher levels of customer satisfaction will lead to greater customer loyalty (Morgan and Hunt, 1994; Zins 2001). Rosenbaum and Huang, (2002) shared belief that improving customer loyalty and retention is

through the enhancement of customer satisfaction. E-loyalty brings about a high rate of customer retention and a reduced Cost for recruiting new customers, which in turn leads to long-term profitability for the online retailer (Reichheld and Schefter, 2000). This leads to the following hypothesis:

H6: Satisfaction has a positive direct effect on Loyalty.

Accordingly, the study hypotheses are summarized in Table (2-1). Also, Table (2-2) summarizes literatures related to thr intention towards the adoption e-ticketing.

2.3.7 STUDY MODEL

Based on the theoretical framework and literature review, the researcher has constructed the proposed model shown in Figure (1-1) below. The model illustrates the independent variables (trust, perceived price fairness, convenience, and payment methods), the dependent variable (loyalty), and the mediator variable (satisfaction).

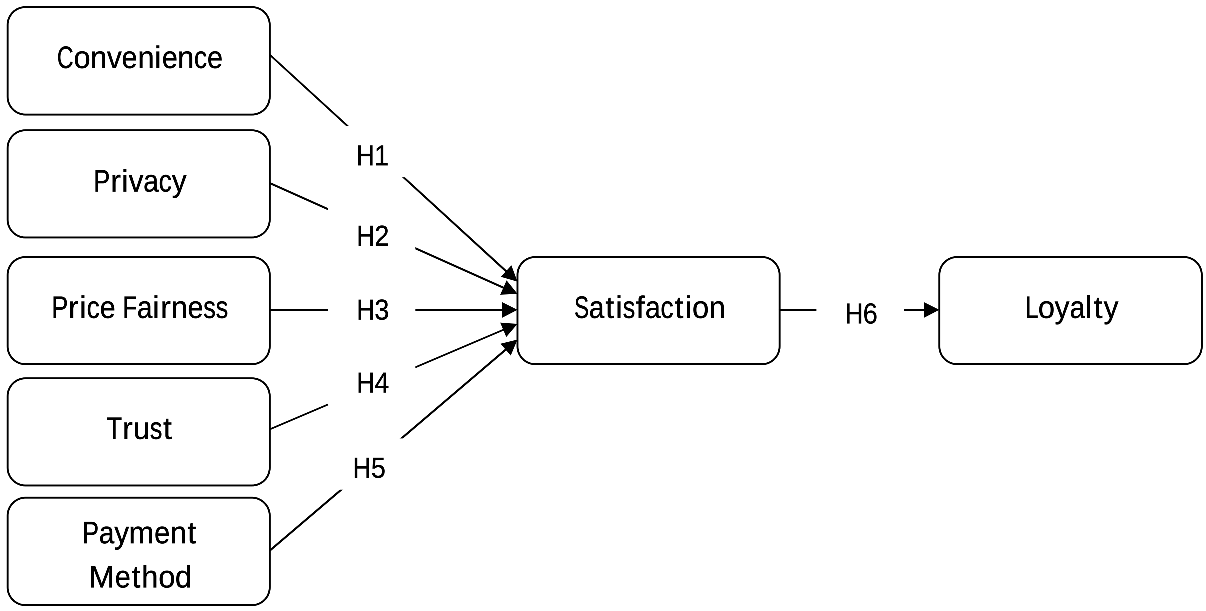


FIGURE 1
STUDY MODEL

TABLE 2- 1
STUDY HYPOTHESES

Hypothesis	The hypothesis
H1	Convenience has a positive direct effect on Satisfaction.
H1a	Convenience has a positive indirect effect on Loyalty through satisfaction.
H2	Privacy has a positive direct effect on Satisfaction.
H2a	Privacy has a positive indirect effect on Loyalty through satisfaction.
H3	Perceived Price Fairness has a positive direct effect on Satisfaction.
H3a	Perceived Price Fairness has a positive indirect effect on Loyalty through satisfaction.
H4	Trust has a positive direct effect on Satisfaction.
H4a	Trust has a positive indirect effect on Loyalty through satisfaction.
H5	Payment methods have a positive direct effect on Satisfaction.
H5a	Payment methods have a positive indirect effect on Loyalty through satisfaction.
H6	Satisfaction has a positive direct effect on Loyalty.

TABLE 2-2
RELATED LITERATURE*

Author/Title	Methodology	Sample	Results
Athiyaman (2002), Internet users' intention to purchase air travel online: the Empirical investigation	Descriptive survey	149 graduated students in Australia who have not purchase over internet. 84% completed.	-The security concern avoided customer to purchase air ticket online. - It is suggest that marketer should focus on advertising strategy which associated with features such as time-saving method of purchase. - Money saving purpose could be one way to change attitude of customer. - The benefit and the unique features of purchasing ticket online should be emphasized. - The result showed that internet users with better education such as university or post-graduated were more likely to purchase ticket online that non-users with lower education.
Heung (2003), Internet usage by international travelers : reasons and barriers	Descriptive using face to face interview: Random Travelers	1,150 international travelers at Hong Kong International Airport 96% completed	- The travelers who purchased ticket online mainly from western countries whereas non-internet user mainly came from Asia. - The reason for using internet as a tool for booking ticket online were as follows: 1. I can use the Internet anytime convenience to me. 2. Using the internet saves me time. 3. Better service quality can be obtained. - Security concern and Prefer other service are the two main reasons discourage travelers from buying ticket online. - Marketer should address more advantage from purchasing online on order to capture potential customers.
Karami (2006), factors influencing adoption of online ticketing	Interviews to inform the passengers about the requirements of using such system. Questionnaire, Random Sampling	600 inexperienced users of the online ticketing system passengers at Raja train company in Iran 71% completed	- The most important factor influencing online ticketing adoption is the subjective norm. Followed by perceived behavioral control, attitude and trust were found to be other important determinants of the online ticketing intention. - Marketing tools such as advertisements in media or press play important roles in forming the intention of te potential users of the online ticketing system. - The importance of trust in forming the attitude and intention of the inexperienced users of the online ticketing system. When customers are

Author/Title	Methodology	Sample	Results
			feel confidence about the security of the system and thereby trust the online ticketing and replace the traditional way of buying tickets with the new online ticketing system. - The important role of the role of the perceived ease of use in online ticketing attitude formation for the potential users of the online ticketing system. This has implications for the design and implementation of online ticketing systems.
Dehbashi and Nahavandi (2007), Factors affecting on Iranian passengers' acceptance towards electronic ticketing provided by Airlines	Questionnaire, Random Sampling	164 Airport passengers in Iran 81.1% completed	- Attitude, Subjective norms and perceived usefulness significantly affect on Iranian customers' intention to purchase e-ticket. - Perceived risk has negative significant effect on intention to use e-ticketing. - There is support for the effect of Trust, Perceived risk and perceived usefulness on attitude toward using e-ticketing.
Khokhar and Adiobi (2007), Antecedents to E-Ticketing- Consumers' Attitude towards Environmental variables and perceived risks in buying air tickets online	Interviews , convenience sampling	10 cases of interviewed students in lulea University of technology who book air travel tickets online.	-The search of relevant websites and information regarding available flights (timings and prices) is easier over the internet as compared to physical settings. -The booking over the internet is convenient as compared to booking tickets in physical environment. -The perceived larger size of airline companies makes it easier to trust them.
Belhagi (2008), Factors affecting the acceptance of e-ticketing services for airline	Questionnaire, Random Sampling	100 respondents which include lecturers and administrative staff in the	- The level of e-ticketing usage and the attitude towards using e-ticketing was at the level of moderate. - The usage of e-ticketing among the staff of UUM will then enhance their skill and thus will increase their quality of time usage and achieve the objective of the management of the university.

Author/Title	Methodology	Sample	Results
reservation system among UUM		information technology faculty. 96.51% completed	- E-ticketing usage emphasize the need to attain market position by developing quality employees specifically targeted to well-defined ICT segments and which are backed up by the management and peers support which will increase their positive attitude toward e-ticketing.
Sulaiman et. al (2008), E-Ticketing as a New Way of Buying Tickets: Malaysian Perceptions	Questionnaire, Random Sampling	500 people randomly in Kuala Lumpur, the capital city of Malaysia. 58% completed	- High percentage of e-ticketing users purchased airline tickets compared to other types of tickets (entertainment, sports and etc). This is perhaps due to the effective sales and promotions done by the airline company in its effort to create awareness among the consumers. In addition, the price offered by Air Asia is considerably cheaper than the other airlines. - Convenience and ease of use serve as strong factors that motivate consumers to purchase tickets online, while security and privacy concern was found to be the biggest barriers of e-ticketing.
Dehbashi and Nahavandi (2009), Effect of perceived risk, perceived usefulness, trust and it-related knowledge on adoption of E-ticketing in Iran	Questionnaire, probability sampling	144 passengers in main airport of Tehran with minimum required skills of using internet and without any experience with e-ticketing, 133 were acceptable. 157 people worked on internet related fields and used internet as a tools for their job, 120 were acceptable.	- The pattern of adoption changes when the level of IT-related knowledge increases. - both groups attitude toward using e-ticketing, perceived usefulness of using service and trust in organization are positive influencers for using e-ticketing and perceived risk is a negative influencer. - Subject norm does not have a direct influence on IT professionals, But passengers will rely on subjective norm such as reports and news which mainly are published by IT professionals. The ability to control the behavior does not play an important role in accepting e-ticketing in Iran for both groups. While perceived risk decreases intention to use e-ticketing, but it's more tangible for IT professionals. - perceived usefulness increases attitude toward using e-ticketing, therefore it is more important for passengers than IT professionals, although, trust on website and perceived risk influence passengers' decision to accept e-ticketing, but IT professionals did not find them important and for both groups trust on organization increased the trust on the website which was predictable.
Kurniawan (2010), Factors affecting customer	Questionnaire, judgment sampling	200 Indonesian students who	- Customer satisfaction is the fundamental to the marketing concept. - Promotion, service quality, customer experiences and brand are

Author/Title	Methodology	Sample	Results
satisfaction in purchase decision on ticket online: A case study in air asia		ever travel with AirAsia Airplane from 5 Universities In Malaysia	key determinant of customer satisfaction through purchase decision on ticket online.
Motlaq et. al (2011), An empirical study of customer's online trust toward E-ticket in Iran Airline industties.	Questionnaire,	200 travelers in the Hashemi Nejad airport with the experience of purchasing e-ticket 83.2% completed	- E-trust is influenced by consumer's perception about online airline reputation, structural assurance and willingness to customize. - People will consider reputation to be a reliable variable upon which to assess trust in the company. - a high level of structural assurance means the consumers has been able to overcome fears of the internet such that she/he is comfortable dealing with it.
Motlaq et. al (2012), The estimation of customer's electronic trust (E-trust) toward Airline E-ticketing in Iran using the technology acceptance model (TAM)	Questionnaire	386 travelers in the departure gate of Mashad (Iran) airport who bought airline E-tickets	- The airline electronic ticketing (E-ticketing) is a strategic purpose for airline companies to achieve long-term advantages by providing services for their customers via the internet. - The electronic trust could be one of the most important factors for airline industries to succeed in the internet environment to retain loyal customers. - Website quality and structural assurance of the web are factors that are very important in the estimation of the effect of customer's electronic trust (E-trust) toward airline E-ticketing.

* Prepared by researcher

CHAPTER THREE
RESEARCH DESIGN AND METHODOLOGY

3.1 INTRODUCTION

In this chapter, the various methodological components adopted to achieve the objectives of the study are outlined. All of the steps are explained one by one to give an overview of how the data have been obtained and treated.

3.2 RESEARCH PURPOSE

This section deals with the type of research that should be conducted to suit the purpose of the study. According to Yin (1994), it is possible to pursue three different kinds of research depending on the nature of the study and based on the type of information needed. These three classifications of research available when dealing with a research problem are: exploratory, descriptive, or explanatory (Saunders et al., 2003). This research is descriptive since it describes the area of research and draws some conclusions from the collected data.

3.3 RESEARCH DESIGN

There are two types of research design: deductive and inductive. This research is of deductive nature, since the objective is to test some hypotheses rather than generate new theories. Generally, a quantitative approach is strongly linked to deductive testing of theories through hypotheses (Eriksson and Thunberg, 2006).Quantitative methods are usually applied when the purpose is to verify existing theories or test hypotheses developed depending on previous research (Strömgren, 2007). Thus, a quantitative approach was adopted to collect data, in which the data obtained are subjected to quantitative analysis. Due to factors such as time and cost constraints, data are gathered from travelers in royal Jordanian airport in a cross sectional time horizon.

3.4 POPULATION AND SAMPLING DESIGN

3.4.1 RESEARCH POPULATION

According to the International Air Transportation Association, an increasing number of airlines have begun offering, either partially or fully, the e-ticketing service to customers (McEwen, 2003). The target population in this research is the individuals who are customers of E-ticketing services in Jordan.

3.4.2 RESEARCH SAMPLE AND SAMPLING DESIGN

According to Mnisi (2005), the researcher must determine the size of the sample that will provide sufficient data to answer the research question. A general

rule for determining sample size is to use the largest sample possible (Waris, 2005).

In this study, 325 questionnaires were gathered and analyzed, and this is considered a “large” sample size based on Waris (2005). Due to time and cost constraints, a convenience sample of E-ticketing service customers in Jordan was selected. This non-probability method is often used during preliminary research efforts to get a gross estimate of the result, without incurring the cost or time required to select a random sample (Saunders et al., 2003)

3.4.3 DATA COLLECTION METHODS

The data collected can be classified as primary versus secondary data. Primary data is gathered and assembled specifically for the research project in hand. Secondary data has already been collected for purposes other than the problem at hand. Secondary data is often found inside the company, in the library on the Internet and can be collected quickly (Persson, 2004).

The researcher has used the two types of data collection methods. Primary data were used to make a set of questions that measure study variables by developing a questionnaire. On other hand, secondary data were used to cover the theoretical part of the research and for building up the research model.

A survey instrument in the form of close-ended questionnaire was developed for the purpose of collecting the main data for the study. The data collection was obtained from a target audience who are customers of E-ticketing. Sample size was anticipated to be around 400. The final sample size was 325. This generated an 81% return rate.

3.4.4 QUESTIONNAIRE DESIGN

Based on relevant literature, the researcher designed a questionnaire to gather data and to test the developed hypotheses. The questionnaire consisted of two parts. The first part measured the factors related to gender, age, education level, and marital status; while the second part collected data about study variables. The measurement scales had 31 items (Table 3-1) designed and scored on a five-point Likert scale response to statements ranging from strongly disagree (1) to strongly agree (5), in which respondents specify their level of agreement with a statement related to the underlying construct of interest.

TABLE 3- 1
CONSTRUCT MEASUREMENT

Construct	No. of Items
Convenience	5
Privacy	4
Price Fairness	3
Trust	4
Payment methods	5
Satisfaction	5
Loyalty	5

3.5 MEASUREMENT OF VARIABLES: OPERATIONAL DEFINITIONS

Before a scale of measurement is developed, the researcher must determine exactly what it is to be measured (Hair et al. 2003). Concepts or variables in this study were not directly observable, so they have to be operationalized in a way that enables the researcher to measure them. An Operational Definition is a definition of a construct in measurable terms by reducing it from its level of abstraction through the delineation of its dimensions and elements (Sekaran, 2004). Operational definitions of variables measured in this study were borrowed and were slightly modified from previous studies. These definitions are presented in Table (3-2)

TABLE 3- 2
OPERATIONAL DEFINITIONS

Variables	Dimension Measurement	Sources	Items
Convenience	The extent to which a customer feels that the web site is simple, intuitive and user friendly.	(Palmer and Griffith, 1998)	22-26
Privacy	It means that the customer data not to be shared and misused by the organization.	Zeithaml et al., (2002)	13-16
Price Fairness	The consumer's judgment of whether the actual price is "just" compared to his assessment of the economic value that the supplier has captured from the exchange relationship with him.	(Poh and Mohayidin , 2011)	10-12
Trust	A central attribute in relationship initiation, formation and maintenance in a variety of exchange contexts.	Sirdeshmukh et al. (2002)	1-4
Payment Methods	describe payment methods as the Customer chooses how to pay e.g., credit card, cash on delivery and electronic cash	Khalifa and Shen (2005)	17-21
Satisfaction	Contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm	Anderson and Srinivasan (2003)	5-9
Loyalty	is the customer's favorable attitude toward an electronic business resulting in repeat buying behavior	Anderson and srinvasan (2003)	27-31

3.6 PROCEDURES OF THE STUDY

After preparing the final version of the instrument, the researcher continued the study through the following procedures:

1. The researcher reviewed the flight schedules to choose the right time to distribute the questionnaires to the passengers.
2. The researcher attempted to choose an appropriate time so that there is the largest number of passengers to get the largest amount of information during the distribution of questionnaires.
3. The researcher distributed a number of questionnaires to a group of passengers and retrieved them immediately after the completion of the questionnaire.

3.7 ANALYSIS TOOLS

The data analysis phase serves to examine the body of data that has been gathered; through data analysis the researcher can answer research questions (Mnisi, 2005). The Statistical Package for Social Sciences (SPSS) version 16.0 was utilized for purposes of descriptive statistics, while Partial Least Square (PLS), SmartPLS 2.0 M3, was utilized to determine the interactions between the various constructs of structured equation model (SEM). SmartPLS is an easy-to-use structural equation modeling (SEM) program that tests relationships between observed and latent (unobserved) variables to quickly test hypotheses and confirm relationships.

3.8 INSTRUMENT RELIABILITY AND VALIDATION

3.8.1 VALIDITY

Validity is concerned with whether the findings are really about what they appear to be about (Saunders et. al., 2003). Validity is defined as the extent to which data collection method or methods accurately measure what they were intended to measure (Saunders et. al., 2003). Cooper and Schindler (2003) believe that validity refers to the extent to which a test measures what we actually wish to measure. There are two major forms: external and internal validity. The external validity of research findings refers to the data's ability to be generalized across persons, settings, and times. Internal validity is the ability of a research instrument to measure what it is supposed to measure (Cooper and Schindler, 2003).

A number of different steps were taken to ensure the validity of the study: first, data was collected from the reliable sources, from respondents who are more experienced in purchasing tickets through websites; second, the questionnaire was pre-tested by the respondent before starting the survey; third, the questionnaire was tested by at least 4 persons; finally, data has been collected through two weeks, within this short period of time no major event had changed with the related topic.

3.8.2 RELIABILITY

According to Saunders et al., (2003), reliability refers to the degree to which data collection method or methods will yield consistent findings, similar observations would be made or conclusions reached by other researchers or there is transparency in how sense was made from the raw data. Cooper and Schindler (2003) have defined reliability as many things to many people, but in most contexts, the notion of consistency emerges. If the value of Cronbach's alpha for each construct is more than 0.7, the construct is accepted, otherwise it would be rejected. For the alphas only slightly less than 0.7, it may be possible that it would be accepted (Saunders et al, 2003). Considering the present study as a whole, Cronbach's alpha varied from 0.73 to 0.93, which is considered acceptable for this type of research (Table 3-3).

Composite Reliability (CR) and Average Variance Extracted (AVE) are other measures of reliability. The CR estimates the extent to which a set of latent construct indicators share in their measurement of a construct, while the AVE is the amount of common variance among latent construct indicators (Hien, 2010)

As noted by Bagozzi and Yi (1988) CR value should be equal to or greater than 0.60 and value of AVE should be equal to or greater than 0.50. Based on these assessments, measures used within this study were within the acceptable levels, thus supporting the reliability of the constructs, as presented in Table (3-3).

TABLE 3- 3
RESULTS FOR THE MEASUREMENT MODEL

Construct	Items	Loadings	AVE*	CR*	Alpha
	CON1	0.818			
	CON2	0.876			
CONV	CON3	0.699	0.659	0.906	0.87
	CON4	0.807			
	CON5	0.846			
	PRV1	0.854			
PRIVACY	PRV2	0.859	0.747	0.922	0.89
	PRV3	0.896			
	PRV4	0.848			
	PRI1	0.787			
PRICE	PRI2	0.773	0.646	0.846	0.73
	PRI3	0.850			
	TRU1	0.901			
TRUST	TRU2	0.838	0.756	0.925	0.89
	TRU3	0.822			
	TRU4	0.913			
	PAY1	0.821			
	PAY2	0.812			
PAY	PAY3	0.702	0.579	0.873	0.82
	PAY4	0.733			
	PAY5	0.729			
	SAT1	0.889			
	SAT2	0.902			
SAT	SAT3	0.910	0.776	0.945	0.93
	SAT4	0.824			
	SAT5	0.876			
	LOY1	0.904			
	LOY2	0.931			
LOY	LOY3	0.858	0.766	0.942	0.92
	LOY4	0.820			
	LOY5	0.859			

*AVE: Average Variance Extracted
*CR: Composite Reliability;

CHAPTER FOUR
DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

The main focus of this chapter is on data presentation, empirical findings and results of the survey regarding the factors affecting airlines customer's Loyalty towards electronic ticketing in Jordan. This chapter includes the conclusions to all of the hypotheses. Tables and figures will be mostly used to make them easy to understand and better compare, and are achieved through two sections: Data analysis related to general specifications of respondents such as age, gender, marital status, education level, job, hours spending on the internet per day, and internet use; and hypotheses testing and findings.

4.2 GENERAL INFORMATION ABOUT THE RESPONDENTS

This section of the study describes the sample of the study showing the frequencies and percentages of respondents according to their demographic variables (gender, age, marital status, education level, job, hours spending on the internet per day, and internet use) as shown in Table (4-1).

TABLE 4-1
FREQUENCIES AND PERCENTAGES OF RESPONDENTS

		Frequency	Percent
Gender	Male	191	58.8
	Female	134	41.2
Age	18 or less	5	1.5
	19-27	127	39.1
	28-36	99	30.5
	37-45	49	15.1
	46 or more	45	13.8
Marital Status	Single	112	34.5
	Married	179	55.1
	Divorced	26	8.0
	Widowed	8	2.5
Education	high school	15	4.6
	Diploma	56	17.2
	Undergraduate	164	50.5
	Graduate	90	27.7
Job	Government employee	68	20.9
	Private sector employee	138	42.5
	Student	63	19.4
	Other	56	17.2
Hour day	2 hours or less	105	32.3
	3-6	171	52.6
	more than 6	49	15.1
Internet use	1-2 years	29	8.9
	3-4 years	84	25.8
	more than 4	212	65.2

Gender: As shown in Table (4-1), 58.8% (191) of respondents were males, and 41.2% (134) respondents were females. Obviously, the largest percentages of respondents were males.
Age: According to the age, 1.5% of respondents were 18 years old or less, while, 39.1% of respondents were between 19-27 years old, 30.5 % of respondents were of the ages between 28-36 years old, and 15.1% of respondents were between 37-45 years old. Finally, 13.8% of respondents were more than 46 years of age. Thus, the largest percentage was those respondents between 19 and 27 years old, and the lowest percentage was those who are less than 18 years of age.
Marital Status: 34.5% of respondents (112 respondents) were single, whereas 55.1% of respondents (179 respondents) were married, and 8.0% of respondents

(26 respondents) were divorced. Finally, 2.5% of respondents (8 respondents) were widowed. Hence, the largest number of respondents was married, whereas the lowest number of respondents was widowed.

Education Level: 4.6% of respondents (15 respondents) were high school level or less, followed by 17.2% (56 respondents) who had a diploma degree, 50.5% (164 respondents) undergraduates, and 27.7% (90 respondents) with Masters or PhDs. Thus, it is evident that the most respondents were those respondents who have a university degree, whereas the lowest percentage of respondents was those who have high school or less. Therefore their educational level enables them to better understand the questions and more objectively respond.

Job: 20.9% of respondents (68 respondents) were government employees, whereas, 42.5% of respondents (138 respondents) were private sector employees, and finally, 19.4% of respondents (63 respondents) were students, and 17.2% of respondents (56 respondents) were other. Hence, the largest number of respondents was private sector employees, whereas the lowest number of respondents was other.

Hours per a day: 32.3% of respondents (105 respondents) use the Internet 2 hours or less per day, followed by 52.6% (171 respondents) who use the Internet 3-6 hours a day, and 15.1% (49 respondents) who use the Internet more than 6 hours a day. Thus, it is evident that the majority of respondents used the internet 3-6 hours per day, whereas the lowest percentages of respondents were those who used the internet more than 6 hours a day.

Internet Use: As for experience with the internet, it appears in table (4-1) that 8.9% of respondents (29 respondents) had been using the internet between 1-2 years, while 25.8% of the respondents (84 respondents) were classified between 3-4 years. Finally, 65.2% of respondents (212 respondents) had been using the internet for more than 4 years (the highest percentage).

4.3 HYPOTHESES TESTING

SmartPLS 2.0 M3 was used to solve the structural equation models. This study employs a structural equation modeling (SEM) approach which enables the study of complex relationships among variables, where some variables can be hypothetical or unobserved (Wothke, 2010) to develop a model that represents the relationship among the variables in this study. Data was collected through the use of a survey questionnaire that consists of questions pertaining to participants' characteristics and multiple items for each variable in the study. In this study, structural equation modeling was chosen to be used for this kind of study. SEM is unlike the more traditional multivariate linear model. However, the response variable in one regression equation in an SEM may appear as a predictor in another equation; indeed, variables in an SEM may influence one-another reciprocally,

either directly or through other variables as intermediaries. These structural equations are meant to represent causal relationships among the variables in the model (fox, 2002).

The general structural equation model consists of two parts: the measurement part, and the structural part. The measurement part is the linking of observed variables to latent variables via a confirmatory factor model, while the structural part is linking latent variables to each other via systems of simultaneous equations (Kaplan, 2000).

Before running the model, the researcher inspected the data for any possible abnormalities. The researcher followed and checked the data for missing data and abnormality. In order to test the normality of the data, a test for skew and Kurtosis was conducted for each variable. The normality of the skewness and kurtosis values and the multivariate normality were used to assess the normality. The most commonly used critical values of normality are ±3 and ±10 (Kline, 1998). From the results, it can be inferred that both indices are within acceptability limits as shown in table (4-2).

TABLE 4-2

ASSESSMENT OF NORMALITY

Variable	skew	kurtosis
TRUST	-.683	-.110
SAT	-.827	.349
PRICE	-.454	-.765
PRIVACY	-.568	-.369
PAY	-.586	-.245
CONV	-.793	.237
LOY	-.765	.021

4.4 INTERPRETATION THE STRUCTURAL MODEL RESULTS:

The structural model results are illustrated in **Figure (4-1)**. Path Coefficients and t-values for direct, indirect, and total effect are shown in **Table (4-3)**. Thus, the confirmation results of the proposed hypotheses are as follows:

TABLE 4-3 DIRECT, INDIRECT AND TOTAL EFFECT

Hyp.	Paths	Direct Effect		Indirect Effect		Total Effect	
		Path Coefficients	t-Value	Path Coefficients	t-Value	Path Coefficients	t-Value
H1	CONV -> SAT	0.24	2.24**	--------	--------	0.24	2.24*
H1a	CONV -> LOY	--------	--------	0.20	2.23**	0.20	2.23*
H2	PRIV -> SAT	0.20	1.77	--------	--------	0.20	1.77
H2a	PRIV -> LOY	--------	--------	0.17	1.75	0.17	1.75
H3	PRICE -> SAT	0.28	3.73***	--------	--------	0.28	3.73***
H3a	PRICE -> LOY	--------	--------	0.25	3.67***	0.25	3.67***
H4	TRUST -> SAT	0.29	3.62***	--------	--------	0.29	3.62***
H4a	TRUST -> LOY	--------	--------	0.25	3.68***	0.25	3.68***
H5	PAY -> SAT	0.04	0.34	--------	--------	0.04	0.34
H5a	PAY -> LOY	--------	--------	0.03	0.34	0.03	0.34
H6	SAT -> LOY	0.87	35.21***	--------	--------	0.87	35.21***

*** p< .001, ** p<.01, * p<.05, based on two-tailed test; t (p< .001) = 3.29; t (p< .01) = 2.58; t (p< .05) =1.96.

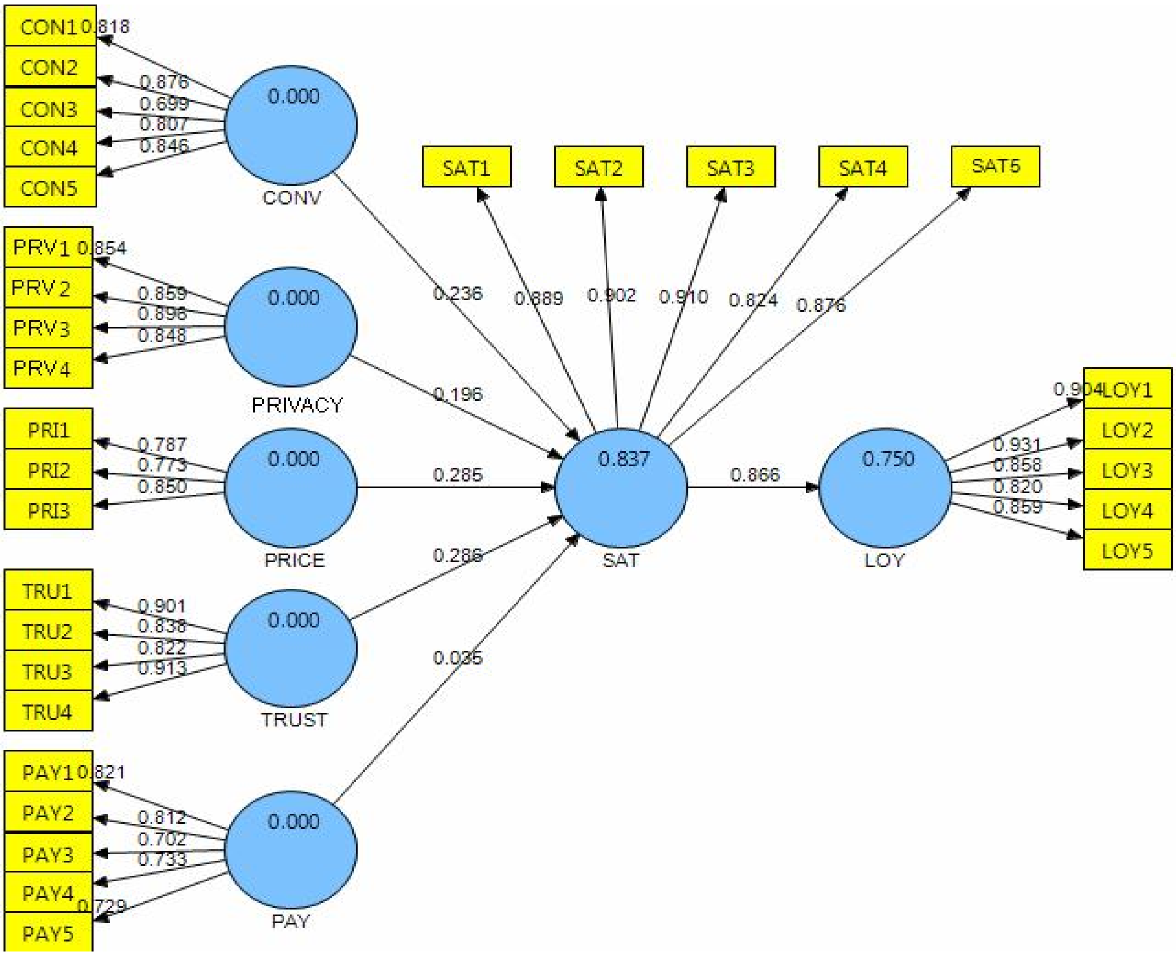


FIGURE 2
STRUCTURAL MODEL

H1: specifies that convenience has a positive direct effect on satisfaction. This hypothesis is verified (with path coefficient = 0.24; t = 2.24). It shows that the higher positive "convenience" within the e-ticketing service is, the higher "satisfaction" would be. As a result, H1 was approved.

H1a: specifies that convenience has a positive indirect effect on loyalty through satisfaction. This hypothesis is verified (with path coefficient = 0.20; t = 2.23). It shows that the higher "convenience" in e-ticketing service is, which leads to increasing "customer satisfaction", the higher "loyalty" in e-ticketing service would be. This means that satisfaction mediates the effect of convenience on loyalty. Thus, H1a was approved.

H2: specifies that privacy has no positive direct effect on satisfaction. This result is verified (with path coefficient = 0.20; t = 1.77). As a result H2 was not approved.

H2a: specifies that privacy has no positive indirect effect on loyalty through satisfaction. This result is verified (with path coefficient = 0.17; t = 1.75). Thus, H2a was not approved.

H3: specifies that price fairness has a positive direct effect on satisfaction. This hypothesis is verified (with path coefficient = 0.28; t = 3.73). It shows that the

higher positive "price fairness" within the e-ticketing service is, the higher customer "satisfaction" would. As a result, H3 was approved.

H3a: specifies that price fairness has a positive indirect effect on loyalty through satisfaction. This hypothesis is verified (with path coefficient = 0.25; t = 3.67). It shows that the higher "price fairness" is in e-ticketing services, which will lead to increasing "customer satisfaction", the higher "loyalty" in e-ticketing services will be. This means that satisfaction mediates the effect of price fairness on loyalty. Thus, H3a was approved.

H4: specifies that trust has a positive direct effect on satisfaction. This hypothesis is verified (with path coefficient = 0.29; t = 3.62). It shows that the higher the positive "trust" within the e-ticketing service, the higher their "satisfaction" would be. As a result, H4 was approved.

H4a: specifies that trust has a positive indirect effect on loyalty through satisfaction. This hypothesis is verified (with path coefficient = 0.25; t = 3.68). It shows that the higher the "trust" in e-ticketing service, will leads to increasing "customers' satisfaction", the higher "loyalty" in e-ticketing service will be. This means that satisfaction is mediating the effect of trust on loyalty. Thus, H4a was approved.

H5: specifies that payment methods have no positive direct effect on satisfaction. This result is verified (with path coefficient = 0.04; t = 0.34). As a result H5 was not approved.

H5a: specifies that payment methods have no positive indirect effect on loyalty through satisfaction. This result is verified (with path coefficient = 0.03; t = 0.34). Thus, H5a was not approved.

H6: specifies that satisfaction has a positive direct effect on loyalty. This hypothesis is verified (with the path coefficient = 0.87; t =35.21). It shows that the higher the "satisfaction" of customers, the higher their "loyalty" would be. Thus, H6 was approved.

4.4.1 Regression Analysis Results:

About 84 % of the variance of loyalty is explained by satisfaction (R^2=84%), and about 16% of the variance of loyalty is explained by other factors.

TABLE 4-4

REGRESSION ANALYSIS

Construct	**R^2**
Satisfaction	84%
Loyalty	75%

TABLE 4-5
RESULTS OF HYPOTHESES TESTING

Hypotheses	Result
H1: convenience has a positive direct effect on Satisfaction.	Accepted
H1a: convenience has a positive indirect effect on Loyalty through satisfaction.	Accepted
H2: Privacy has a positive direct effect on Satisfaction.	Rejected
H2a: Privacy has a positive indirect effect on Loyalty through satisfaction.	Rejected
H3: price fairness has a positive direct effect on Satisfaction.	Accepted
H3a: price fairness has a positive indirect effect on Loyalty through satisfaction.	Accepted
H4: Trust has a positive direct effect on Satisfaction.	Accepted
H4a: Trust has a positive indirect effect on Loyalty through satisfaction.	Accepted
H5: payment methods have a positive direct effect on Satisfaction.	Rejected
H5a: payment methods have a positive indirect effect on Loyalty through satisfaction.	Rejected
H6: Satisfaction has a positive direct effect on Loyalty.	Accepted

4.4.2 Study Model after Testing

After testing the model, the researcher accepted all hypotheses excluding privacy and payment methods hypothesis that were rejected. According to these results, the model has been as following:

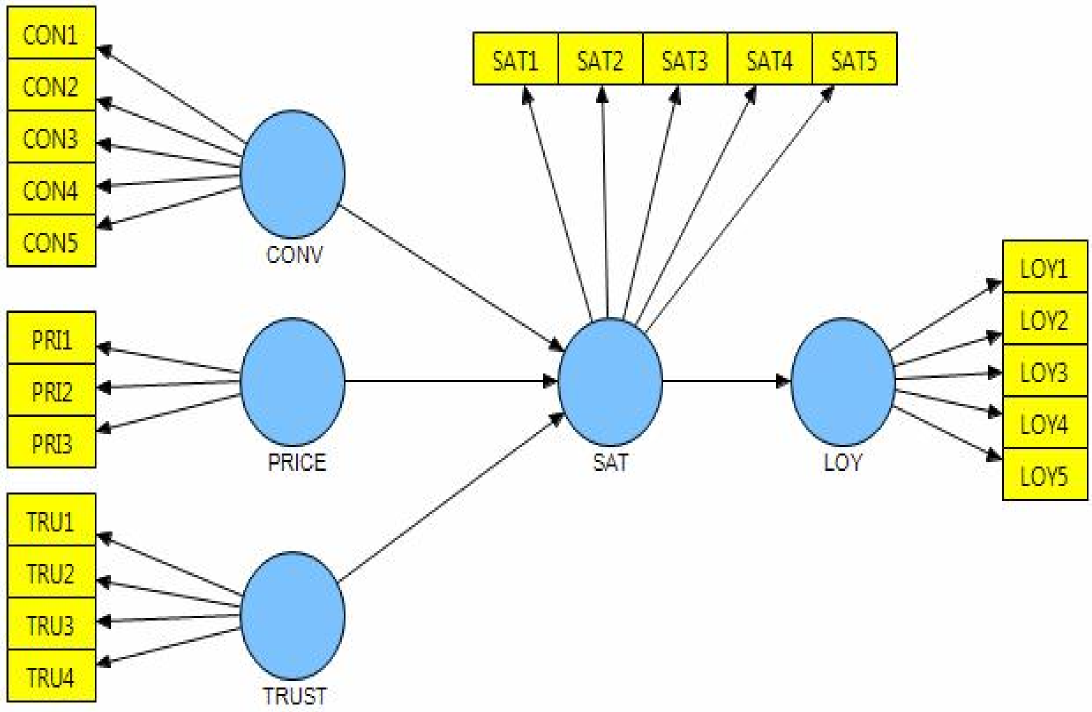


FIGURE 3
STUDY MODEL AFTER TESTING

CHAPTER FIVE
DISCUSSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter provides a discussion of the findings based on the results of the statistical analysis discussed in chapter four, as well as theoretical implications, followed by the study limitations and a number of future research suggestions that could add value to the present understanding of the subject.

5.2 DISCUSSION OF THE FINDINGS

Having examined and analyzed the effect and relationships of interest, the researcher tried to provide a discussion of the analysis where possible explanations to the relationships and their differences and similarities to previous studies can be addressed.

5.2.1 TRUST, SATISFACTION AND LOYALTY

It was found that trust has a positive direct effect on satisfaction and indirect effect on loyalty through satisfaction. This finding is similar with the research published by Anderson and Srinivasan, (2003), and with what Flavián et al. (2006) have found.

In the context of this study, such result means that trust can help the customers increase their loyalty to e-ticketing services when satisfaction becomes a mediator factor. In other words, if the information provided by the website is reliable and accurate, this creates trust then this will increase online customer satisfaction which leads the customer to make the initial purchase and with time they will become loyal to the e-ticketing service. As suggested by Anderson and Srinivasan (2003), trust, as developed by the company; significantly accentuates the impact of satisfaction on e- commerce loyalty.

5.2.2 PRIVACY, SATISFACTION AND LOYALTY

Many researchers found that privacy is important in any online transaction (parasuraman et al., 2005; Bélanger et al., 2002) due to that personal information, customer addresses, credit card numbers, phone numbers, and other information that are related to customers should not be visible to any third party. But in this study the finding suggests that privacy does not have a significant direct effect on satisfaction or an indirect effect on loyalty through satisfaction. This finding is similar to Wolfinbarger and Gilly's (2003) study of service quality dimensions of e-tailings. It also appears that initially consumer's judge privacy based on professional look, as well as functionality of a website, and company reputation. In other words, as increasing numbers of customers have learned to conduct online transactions, they may have more confidence with service providers and consider privacy as a necessity.

5.2.3 PRICE FAIRNESS, SATISFACTION AND LOYALTY

In this study it was found that price fairness has a positive direct effect on satisfaction and indirect effect on loyalty through satisfaction. This finding is identical to several studies such as Liu and Amett (2000) and Herrmann et al., (2007).

Price fairness can help the customers increase their loyalty to e-ticketing services when satisfaction becomes verified. In other words, if the prices provided by the website are reasonable, acceptable, justifiable, or less than the traditional method (as there are no intermediaries on the sales process), we can say that prices are fair and customers will be more satisfied with the service, which then creates loyalty to e-ticketing. Varki and Colgate (2001) arrived at similar results in their study of the banking industry; customer satisfaction, the likelihood of switching, and the likelihood of recommendation to others particularly are influenced by price.

5.2.4 CONVENIENCE, SATISFACTION AND LOYALTY

It was found that convenience has a positive direct effect on satisfaction and an indirect effect on loyalty through satisfaction. This finding is confirmed in Anderson and Srinivasan (2003) and Chung and Shin (2008).

Convenience is very important in websites because online services can be accessed twenty four hours a day all week, anywhere no matter what time zone the customer is in, it saves time and effort, customers do not have to leave their home to make a reservation, they can also browse for travel destinations easily. Web sites should therefore make it more convenient to make the customers more satisfied and repeat their purchase of tickets from the website. As Sinioukov (1999) states in his study, a website that is logical and convenient to use will also minimize the likelihood that customers make mistakes and will make their shopping experience more satisfying and the outcomes will likely enhance customer e-loyalty.

5.2.5 PAYMENT METHOD, SATISFACTION AND LOYALTY

Many researchers found that payment methods will lead to greater satisfaction which in turn lead to loyalty (Ahmad and Chowdhury, 2008; Khalifa and Shen, 2005; Lee and Cheung, 2006). In this study, however, the findings suggest that payment methods do not have a significant direct effect on satisfaction or indirect effect on loyalty through satisfaction.

Airline companies provide pay later in cash when the customer makes a reservation through the website, most customers prefer to pay cash for the ticket to avoid the interest generated by other payment methods so they do not pay attention to other payment methods offered by the web site.

5.2.6 Satisfaction and Loyalty

In this study it was found that satisfaction has a positive direct effect on loyalty. This finding is similar with multiple studies (Kuusik, 2007; Eid, 2011; Anderson and Srinivasan, 2003; Devaraj et al., 2002; Gommans et al., 2001). When customers feel satisfied they will believe that they made the correct decision to use this website, they will be satisfied with the way that this website has carried out transactions and experiences, and that by the website, great satisfaction for the customers is achieved. Many customers do not want to deal with multiple vendors so they prefer to deal with one website to make their reservation and as long as they are satisfied they will remain loyal to the website.

5.3 Recommendations

Based on the information gathered and analyzed, some recommendations that might be useful for the airline industry's decision makers regarding the adoption of e-ticketing are presented as follows:

1. Decision makers should provide useful and quality information through the company website about how to use the website to purchase e-tickets.
2. Airline websites' designers should provide the ability to select various types of languages by consumers in order cover different needs, especially for foreign users.
3. Airline websites' designers should take into consideration the variation in the skills of Internet users when they design their sites. Therefore websites should be tailored more effectively to meet the needs of users based on their skills level.
4. Decision makers should promote the simplicity of e-ticketing to encourage its adoption, which will increase consumers' intention to make use of the services.
5. Slow loading speeds of websites are one of the major complaints of web navigators. To solve this problem and speed up the process of site navigation, airlines website designers should work on simple graphical interface (GUI), which minimizes the multimedia plug-in requirement and animation.
6. Decision makers and website designers should concentrate on the structure of the website and use the latest technologies to develop the website.
7. Decision makers and websites designers should increase the level of security and reliability of the service in order to receive the related certificates.
8. Decision makers and website designers should provide customers with a privacy policy when they purchase tickets online to increase trust in the website.
9. Operations within airline websites should be integrated and simplified such as develop applications that use speech or pictures instead of written text to make reservation process easier and not complicated through the website.

10. Decision makers should provide more methods to pay for the e-ticket to make it flexible and easy to use, with a focus on the absence of difference in price according to the payment method.
11. In order to make the benefits of E-ticketing fully available to the customers, decision makers should try to familiarize their customers with the website through developing a marketing strategy for e-ticketing services to communicate these benefits instead of using traditional tickets.

5.4 Limitations and Future Researches

Like most of survey research, this study suffers from some limitations:

1. Since this study has focused on a single online service (e-ticketing) with its own characteristics, it is not clear to what extent our research results may be generalized to other specific online products or services. Future research should be conducted across different online products and services such as online banking or online retailers … etc. to determine antecedents of customers' loyalty toward online services.
2. Only respondents from one culture (Jordan) are included in the study, which may limit the generalization of the results to other cultures. Future studies should consider different cultures to achieve a further understanding of the antecedents of customer loyalty toward electronic services.
3. Data were collected from a convenient sample of leaving passengers in the Queen Alia International Airport due to time constraints, where the sample might not be able to represent the whole Jordanian travelers' point of view. Therefore it is strongly recommended for future research to diversify the sample collection from different areas in Jordan. Future research should widen the sample reach to include a more cross-sectional representative of the Jordanian population and to include senior citizens and the professionals.
4. The study is also based on cross-sectional data (a specific point in time). A longitudinal study which can capture the change that affects customer satisfaction and purchase intentions is proposed to be adopted in future research.
5. The current study focused on certain factors affecting airline customers' loyalty toward electronic ticketing in Jordan, which were trust, price fairness, convenience, privacy and payment methods. Future research can further evaluate and analyze other factors such as perceived ease of use, perceived usefulness, enjoyment …etc. Furthermore, they may extend their framework to other determinants to identify the significant antecedents influencing consumers' loyalty towards e-ticketing. Mediating variables may also be considered to give more precise and accurate results in the future study.

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APPENDIX (I)
ENGLISH QUESTIONNAIRE

Dear Responder:

The researcher is conducting a study entitled (**Factors Affecting Airlines Customers' Loyalty Toward Electronic Ticketing In Jordan**) as part of the requirements for a Master's degree in business administration (MBA) in the second semester of 2012/2013, so please read the paragraphs of the questionnaire carefully and answer them accurately. Note that the information contained in this questionnaire will be treated confidentially and will only be used for research purposes.

Thanks…

Dara Al-Badayneh

.

<u>Please place a (√) in the box that represents your answer:</u>

1. Gender:

☐ Male ☐ Female

2. Age:

☐ 18 or less ☐ 19-27 ☐ 28- 36

☐ 37-45 ☐ 46 or more

3. Marital Status:

☐ Single ☐ Married

☐ Divorced ☐ Widowed

4. Education:

☐ High school ☐ Diploma ☐ Graduate ☐ Collage

5. Job:

☐ Government employee ☐ Private sector employee

☐ Student ☐ other

6. How many hours per day do you use the Internet:

☐ 2 hours or less ☐ 3-6 hours ☐ more than 6 hours

7. How long have you used the Internet?

☐ 1-2 years ☐ 3-4 years ☐ more than 4 years

<u>Please place a (√) in the box that represents your answer:</u>

No	Item	(١) Strongly Disagree	(٢) Disagree	(٣) Neutral	(٤) Agree	(٥) Strongly Agree
Trust						
١	I trust the e-ticket that is displayed via the Internet	(١)	(٢)	(٣)	(٤)	(٥)
٢	I do not mind to provide personal information on the Internet when I am Purchasing an E-ticket	(١)	(٢)	(٣)	(٤)	(٥)
٣	E-ticket reservation is an accurate process and is error-free.	(١)	(٢)	(٣)	(٤)	(٥)
٤	E-ticket reservation is a confirmed process and guaranteed.	(١)	(٢)	(٣)	(٤)	(٥)
Satisfaction						
٥	I am satisfied with the online reservation for the ticket.	(١)	(٢)	(٣)	(٤)	(٥)
٦	I think I did the right thing when I reserved the ticket via the internet.	(١)	(٢)	(٣)	(٤)	(٥)
٧	My decision to reserve a ticket online is a wise decision.	(١)	(٢)	(٣)	(٤)	(٥)
٨	When I Book a ticket online, the respond to my request is fast enough.	(١)	(٢)	(٣)	(٤)	(٥)
٩	I think booking a ticket via the Internet is a good idea.	(١)	(٢)	(٣)	(٤)	(٥)
Price fairness						
1٠	I always compare prices when I made a reservation for a ticket via the internet.	(١)	(٢)	(٣)	(٤)	(٥)
1١	When I made a reservation for online ticket there is no additional payment request compared to traditional way.	(١)	(٢)	(٣)	(٤)	(٥)
1٢	Prices of online Ticket are acceptable prices.	(١)	(٢)	(٣)	(٤)	(٥)
Privacy						
1٣	when you book your ticket via the Internet security Arrangements are exists.	(١)	(٢)	(٣)	(٤)	(٥)
١٤	When I book a ticket via the Internet, my personal information does not provide without my approval.	(١)	(٢)	(٣)	(٤)	(٥)
١٥	I am quite willing to use my credit card every time I made a ticket reservation via the internet.	(١)	(٢)	(٣)	(٤)	(٥)
١٦	I feel secure for my personal information to be sent via the internet when I make a reservation.	(١)	(٢)	(٣)	(٤)	(٥)

Payment methods						
1٧	I have multiple options for payment when i make a reservation for online ticket.	(١)	(٢)	(٣)	(٤)	(٥)
1٨	Payment for booking a ticket via the internet can be made using Visa or electronic bank or credit card.	(١)	(٢)	(٣)	(٤)	(٥)
١٩	There is no financial risk for booking a ticket online.	(١)	(٢)	(٣)	(٤)	(٥)
2٠	Online payment for the ticket is easier compared with the traditional way.	(١)	(٢)	(٣)	(٤)	(٥)
2١	There is a high flexibility for cancelling any online ticket booking.	(١)	(٢)	(٣)	(٤)	(٥)
Convenience						
2٢	Book your ticket online is faster than traditional way.	(١)	(٢)	(٣)	(٤)	(٥)
2٣	The process of E-ticketing is very convenient to use.	(١)	(٢)	(٣)	(٤)	(٥)
2٤	When I booked a ticket online for the first time I did not need Help.	(١)	(٢)	(٣)	(٤)	(٥)
2٥	The process of booking a ticket online does not need a big effort.	(١)	(٢)	(٣)	(٤)	(٥)
2٦	Procedures for booking a ticket online are easy.	(١)	(٢)	(٣)	(٤)	(٥)
Loyalty						
2٧	I will continue to use the Internet to book tickets in the future.	(١)	(٢)	(٣)	(٤)	(٥)
٢٨	I recommend other people to use the internet for booking tickets.	(١)	(٢)	(٣)	(٤)	(٥)
٢٩	My Preference for booking tickets over the Internet will not change.	(١)	(٢)	(٣)	(٤)	(٥)
3٠	I use the Internet every time I book a ticket.	(١)	(٢)	(٣)	(٤)	(٥)
3١	My experience with online ticket booking was successful.	(١)	(٢)	(٣)	(٤)	(٥)

Thank You for Your Time

APPENDIX (II)
ARABIC QUESTIONNAIRE

عزيزي المستجيب/عزيزتي المستجيبة

يقوم الباحث باجراء دراسة بعنوان(**العوامل المؤثرة في ولاء عملاء الخطوط الجوية اتجاه التذاكر الإلكترونية في الأردن**) وذلك كجزء من متطلبات الحصول على درجة الماجستير بادارة الاعمال (MBA) في الفصل الدراسي الثاني لعام ٢٠١٢/٢٠١٣ لذا نرجو منكم التكرم بقراءة فقرات الاستبانة بتمعن والاجابة عنها بدقة علما بان المعلومات الواردة في هذه الاستبانة ستعامل بسرية تامة ولن تستخدم إلا لأغراض البحث العلمي.

وشكراً...

الباحثه: دارا البداينه

الرجاء وضع اشارة (√) في المربع الذي يمثل اجابتك:

١. **الجنس :**
☐ ذكر ☐ أنثى

٢. **العمر :**
☐ ١٨ سنة فأقل ☐ ١٩- ٢٧ ☐ ٢٨- ٣٦ ☐ ٣٧- ٤٥ ☐ ٤٦ سنة فما فوق

٣. **الحالة الاجتماعية :**
☐ أعزب ☐ متزوج ☐ مطلق ☐ ارمل

٤. **مستوى التعليم:**
☐ ثانوي ☐ متوسط ☐ جامعي ☐ دراسات عليا

٥. **الوظيفة:**
☐موظف حكومي ☐ موظف قطاع خاص ☐ طالب ☐ اخرى

٦. **كم تقضي من الوقت على الانترنت في اليوم :**
☐ ساعة فأقل ☐ ٣-٦ ساعات ☐ اكثر من ٦ ساعات

٧. **منذ متى وانت تستخدم الانترنت :**
☐ ٢ سنة ☐ ٣-٤ سنوات ☐ اكثر من ٤ سنوات

يرجى وضع علامة (√) في المربع الذي يمثل اجابتك:

الثقه						
١	أثق بشكل كبير بالتذكرة الإلكترونية التي يتم عرضها عبر الانترنت	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢	لا مانع لدي لتقديم معلومات شخصية على شبكة الانترنت عند القيام بالحجز الإلكتروني	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٣	عملية الحجز الإلكتروني عملية دقيقة وخالية من الأخطاء	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٤	عملية الحجز عبر الانترنت عملية مؤكدة ومضمونة	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
الرضا						
٥	انا راض عن قيامي بحجز التذكرة عبر الانترنت	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٦	اعتقد انني قمت بالعمل الصحيح عندما حجزت التذكرة عبر الانترنت	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٧	قراري لحجز التذكرة عبر الانترنت قرار حكيم	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٨	عندما احجز التذكرة الكترونيا يتم الاستجابة لطلبي بسرعه كافيه	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٩	أعتقد أن القيام بحجز التذكرة عبرالانترنت فكرة إيجابية	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
عداله الاسعار						
١٠	دائما ما اقوم بمقارنة الاسعار عند قيامي بالحجز الالكتروني	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
١١	لا يتم اخذ مبلغ اضافي عند قيامي بحجز التذكرة عبر الانترنت مقارنة بالحجز التقليدي	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
١٢	اسعار حجز التذكرة عبر الانترنت مقبولة	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
الخصوصيه						
١٣	ترتيبات الامن والحماية عند حجز التذكرة عبر الانترنت موجودة	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
١٤	عندما اقوم بحجز التذكرة عبر الانترنت لا يتم توفير معلوماتي الشخصية بدون موافقتي	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
١٥	انا على استعداد تام لاستخدام بطاقة الائتمان عند الحجز الالكتروني	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
١٦	اشعر بالامان عندما ترسل معلوماتي الشخصية عبر الانترنت عند الحجز الالكتروني	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
طريقة الدفع						
١٧	عندما اقوم بحجز التذكرة عبر الانترنت يوجد لدي خيارات متعددة للدفع	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
١٨	يمكن اجراء الدفع باستخدام البنك الالكتروني أو الفيزا أو بطاقة الائتمان عند القيام بحجز التذكرة عبر الانترنت	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
١٩	لا يوجد مخاطر مالية عند قيامي بحجز التذكرة عبر الانترنت	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢٠	دفع ثمن التذكرة عبر الانترنت اسهل مقارنة مع الدفع بالطريقة التقليدية	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة

٢١	هنالك مرونة الكترونية عاليه في امكانية الغاء الحجز عبر الانترنت	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
	الملائمة					
٢٢	حجز التذكرة عبر الانترنت اسرع مقارنة بالطرق التقليدية	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢٣	عملية الحجز الالكتروني عمليه مريحة جدا للاستخدام	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢٤	عندما قمت بحجز التذكرة عبر الانترنت لاول مرة لم احتج الي مساعدة	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢٥	عملية حجز التذكرة عبر الانترنت عمليه لا تحتاج الى جهد كبير	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢٦	الاجراءات المتبعة عند حجزالتذكرة الكترونيا سهلة	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
	الولاء					
٢٧	سأستمر في استخدام الانترنت لحجز تذاكر السفر في المستقبل	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢٨	أوصي الآخرين باستخدام الانترنت لحجز تذاكر السفر	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٢٩	تفضيلي لأسلوب حجز التذاكر عبر الانترنت لن يتغير	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٣٠	اقوم باستخدام الانترنت في كل مرة اقوم بها بحجز تذكرة السفر	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة
٣١	تجربتي مع حجز التذكرة عبر الانترنت كانت ناجحه	(١) غير موافق بشدة	(٢) غير موافق	(٣) محايد	(٤) موافق	(٥) موافق بشدة

شكرا لكم على وقتكم